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UNITED STATES BANKRUPTCY COURT

District of New Jersey MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102

Case No.: 20-18150-VFP

Chapter: 13

Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Richard A Fersch
51 Afterglow
Verona, NJ 07044

Emily K. Anderson
51 Afterglow
Verona, NJ 07044

Verona, NJ 07044

Social Security No.:

xxx-xx-6641 xxx-xx-3748

Employer's Tax I.D. No.:

FINAL DECREE

The estate of the above named debtor(s) has been fully administered.

If this case is a Chapter 11 or 13, the deposit required by the plan will be distributed, and it is

ORDERED that Marie–Ann Greenberg is discharged as trustee of the estate of the above named debtor(s) and the bond is canceled; and the case of the above named debtor(s) is closed.

Dated: September 10, 2025 Vincent F. Papalia

Judge, United States Bankruptcy Court